

What Do Managed Care Plans Look Like?

Plan Name	Statewide Market Share 2000	National Accreditation for 2000	Administrative Expense Rating† 1998-2000	Complaint Index Rating† 1998-2000
Aetna US Healthcare - KC	2.9%	NCOA&URAC	●	●
Blue Advantage	2.6%	URAC	●	●
Blue Care	2.5%	URAC	●	●
BlueChoice	10.2%	NCOA	○	○
CIGNA HealthCare of KS/MO	0.3%	NCOA	○	○
CIGNA HealthCare of St. Louis	0.7%	NCOA	○	○
Community Health Plan	2.6%	none	○	○
Coventry Health Care of Kansas	3.5%	none	●	○
Cox Health Plans	1.5%	none	○	○
FirstGuard Health Plan	0.6%	none	○	●
Group Health Plan	11.9%	none	●	○
HealthLink	2.4%	URAC	●	●
HealthNet HMO	2.9%	none	○	●
Humana Health Plan	2.6%	none	●	○
Humana Kansas City	1.5%	NCOA	●	○
Mercy/Premier Health Plans of MO	8.8%	none	●	●
UnitedHealthcare of the Midwest KC & STL	32.9%	JCAHO	○	●

†This is a company-wide measure
Data Source: Missouri Department of Insurance



This shows the percentage of the State's managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCOA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 10% are shown as high performance, those at 15% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as high performance; more than 100% of industry average is considered low performance.

Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2001 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri. Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

Follow these steps to assist you in choosing a health plan:

- ◆ Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- ◆ Talk to your doctor, family and friends about their experiences with managed care.
- ◆ Visit the Department of Health and Senior Services Managed Care Website to view our Consumer's Guide booklet for more detailed managed care information.
- ◆ Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- ◆ Draw on all information to evaluate your managed care options. Make the choice that best suits your needs.

Member Services Telephone Numbers

Managed Care Plan	Customer Service	RN Helpline
Aetna US Healthcare - KC.	(888) 834-2751	(800) 556-1555
Blue Advantage	(816) 395-3558	
Blue Care	(816) 395-3558	
BlueChoice	(314) 923-7700	
CIGNA HealthCare of KS/MO	(800) 832-3211	(800) 832-3211
CIGNA HealthCare of St. L.	(800) 541-7526	(800) 541-7526
Community Health Plan	(800) 990-9247	(800) 455-2476
Coventry Health Care of KC	(800) 969-3343	(800) 622-9528
Cox Health Plans	(800) 205-7665	
FirstGuard Health Plan	(888) 828-5698	(888) 427-2286
Group Health Plan	(800) 755-3901	(800) 580-9733
HealthLink	(800) 624-2356	
HealthNet HMO [†]	(816) 460-4633	(913) 671-8730
Humana Health Plan	(800) 448-6262	(800) 622-9529
Humana Kansas City	(800) 448-6262	(800) 622-9529
Mercy Health Plans of Missouri - St. L.	(800) 327-0763	(800) 811-1187
Premier Health Plans-Springfield	(800) 481-4466	(800) 909-8326
UnitedHealthcare of the Midwest - K.C.	(888) 340-9716	(877) 365-7950
UnitedHealthcare of the Midwest - St. L.	(314) 592-7910	(877) 365-7950

†Name changes to Mid America Health on 1/1/2002

For further information about this Consumer's Guide, contact:
Health Care Performance Monitoring Bureau,
Missouri Dept. of Health and Senior Services
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 526-2812



The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2000. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10. The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.

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Websites

The following websites may be useful:
Missouri Department of Health and Senior Services:
www.dhss.state.mo.us
Missouri Department of Insurance
www.insurance.state.mo.us
National Committee for Quality Assurance/NCQA:
www.ncqa.org
American Accreditation Healthcare Commission/URAC:
www.urac.org
Joint Commission on Accreditation of Healthcare Organizations/JCAHO:
www.jcaho.org
American Medical Association:
www.ama-assn.org
American Osteopathic Association:
www.aoa-net.org
Agency for Healthcare Research & Quality:
www.ahrq.gov
Families USA:
www.familiesusa.org
American Association of Health Plans:
www.aahp.org
Health and Human Services-U.S.Government:
www.healthfinder.gov
National Health Information Center
www.health.gov/nhic

Need More Information?

The *Show me...Consumer's Guide: Commercial Managed Care Plans 2001* is a booklet that can be viewed or printed from the Department of Health Website at:
www.dhss.state.mo.us/Publications/mcwelcome.html

Concerns or Complaints?

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision call the Consumer Hotline of the Missouri Department of Insurance at: 1-800-726-7390



2001 Consumer's Guide Commercial Managed Care in Missouri



Visit the Department of Health and Senior Services Managed Care Website
www.dhss.state.mo.us/Publications/mcwelcome.html

Commercial Managed Care Plan Performance

Plan	Women's Health			Children's Health				Cardiovascular			Diabetes			Access	Member Satisfaction					Plan
	Mammograms	Women's Cancer: Breast(B), Cervical (C), Ovarian (O)		Childhood Immunization	Adolescent Immunization	Immunization Reminder Letters	Asthma Screening	Cholesterol Management after Acute Cardiovascular Event	Obesity (O), Stroke (S), Congestive Heart Failure (H), High Blood Pressure (B)		Diabetic Retinal Eye Exam	Diabetic Blood Testing	Diabetic Screening	No Prior Plan Authorization Needed for Specialist	Customer Service	Claims Processing	Getting Needed Care	Overall Rating of Care	Overall Rating of Health Plan	
		Screening	Case Management						Screening	Case Management					(1)	(2)	(3)	(4)	(5)	
Aetna US Healthcare - KC	🟡	none	none	🟡	🟡	YES	YES	NA	SH	SH	🟡	🟡	YES	some	🟡	🟡	🟡	🟡	🟡	Aetna US Healthcare - KC
Blue Advantage	🟡	BC	BCO	🟡	NR	YES	YES	🟡	H	H	🟡	🟡	YES	some	🟡	🟡	🟡	🟡	🟡	Blue Advantage
Blue Care	🟡	BC	BCO	🟢	NR	YES	YES	🟡	H	H	🟡	🟡	YES	some	🟡	🟡	🟡	🟡	🟡	Blue Care
BlueChoice	🟡	BCO	BCO	🟢	🟢	YES	YES	🟡	SHB	OSHB	🟡	🟡	YES	none	🟡	🟡	🟡	🟡	🟡	BlueChoice
CIGNA HealthCare of KS/MO	🟡	BC	BCO	🟢	🟡	YES	YES	🟡	none	SH	🟢	🟢	YES	none	🟡	🟡	🟡	🟡	🟡	CIGNA HealthCare of KS/MO
CIGNA HealthCare of St. Louis	🟡	BC	BCO	🟢	🟢	YES	YES	🟡	none	SH	🟡	🟢	YES	none	🟡	🟢	🟡	🟡	🟡	CIGNA HealthCare of St. Louis
Community Health Plan	🟡	BC	BCO	🟢	🟢	YES	NO	🟡	none	SHB	🟡	🟡	NO	some	🟢	🟡	🟡	🟡	🟡	Community Health Plan
Coventry Health Care of Kansas City	🟡	BCO	BCO	🟡	🟡	YES	YES	🟡	HB	SH	🟢	🟡	YES	none	🟡	🟡	🟡	🟡	🟡	Coventry Health Care of Kansas City
Cox Health Plans	🟡	BCO	BCO	🟡	🟡	NO	YES	NA	SHB	SHB	🟢	🟢	YES	all	🟡	🟢	🟢	🟡	🟡	Cox Health Plans
FirstGuard Health Plan	🟡	BCO	BCO	🟡	🟡	YES	YES	NA	OSHB	OSHB	🟡	🟡	YES	none	🟢	🟡	🟡	🟡	🟡	FirstGuard Health Plan
Group Health Plan	🟡	none	BCO	🟢	🟢	YES	NO	🟢	none	SH	🟡	🟡	NO	none	🟡	🟡	🟡	🟢	🟡	Group Health Plan
HealthLink	🟡	BCO	B	🟡	🟡	NO	NO	NR	SH	SH	NA	NA	YES	none	🟡	🟢	🟡	🟡	🟢	HealthLink
HealthNet HMO†	🟢	none	BCO	🟢	🟡	NO	YES	🟡	H	SHB	🟡	🟢	NO	all	🟡	🟡	🟡	🟡	🟡	HealthNet HMO†
Humana Health Plan	🟡	BC	BCO	🟡	🟡	YES	NO	NA	B	SHB	🟡	🟡	YES	none	🟡	🟡	🟡	🟡	🟡	Humana Health Plan
Humana Kansas City	🟢	BCO	BCO	🟢	🟢	YES	NO	🟡	HB	OSHB	🟢	🟢	YES	none	🟡	🟡	🟡	🟡	🟡	Humana Kansas City
Mercy Health Plans of Missouri -St. L.	🟡	none	none	🟡	🟡	YES	YES	🟡	SHB	OSHB	🟢	🟡	YES	some	🟢	🟢	🟡	🟡	🟡	Mercy Health Plans of Missouri -St. L.
Premier Health Plans-Springfield	🟢	BCO	BCO	🟡	🟡	NO	YES	🟡	OSHB	OSHB	🟡	🟡	YES	none	🟡	🟡	🟡	🟡	🟡	Premier Health Plans-Springfield
UnitedHealthcare of the Midwest - KC	🟡	none	BCO	🟡	🟡	YES	NO	🟡	none	SH	🟡	🟡	YES	all	🟡	🟡	🟢	🟡	🟢	UnitedHealthcare of the Midwest - KC
UnitedHealthcare of the Midwest - St. L.	🟢	none	BCO	🟡	🟢	YES	NO	🟡	none	SH	🟡	🟡	YES	some	🟡	🟢	🟢	🟡	🟢	UnitedHealthcare of the Midwest - St. L.
STATEWIDE AVERAGES	72%			52%	26%			63%			43%	78%			65%	83%	77%	74%	60%	STATEWIDE AVERAGES

†Name changes to Mid America Health on 1/1/2002

This table compares the state-wide averages to the health plan performance and member satisfaction in four areas of health care. It also reports some access to care.

Women (52-69) who had a mammogram in the past 2 years.

Plan offers screening and case management for breast, cervical, and ovarian cancer.
Note: Letter indicates the conditions for which services are offered.

Children who turned 2 in the past year and received vaccinations.

Adolescents who turned 13 in the past year and received vaccinations.

Plan sends members reminder letters for immunizations.

Plan offers screening for asthma.

Plan provides cholesterol management following an acute cardiovascular event.

Plan offers screening and case management services for obesity, stroke, congestive heart failure and high blood pressure.
Note: Letter indicates the conditions for which services are offered.

Plan members (18-75) who received a retinal eye exam during the past year.

Plan members (18-75) who received a blood glucose test during the past year.

Plan offers diabetes screening for members.

Did **all**, **some** or **none** of the health plan's products allow visits to in-network specialists without referral or prior authorization.

Response Descriptions for Survey Catagories Above
(1) No problem with paperwork, written materials or help from customer service.
(2) Claims were correctly processed in a reasonable time.
(3) No problem getting good doctors and nurses, referrals, and necessary care.
(4) Overall rating of care from doctors and other health providers.
(5) Overall rating of health plan.

Screenings help to determine if a patient is at risk for a certain disease or health problem.
Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Additional measures of health plan performance are available on the Missouri Department of Health and Senior Services Website:
<http://www.dhss.state.mo.us/Publications/mcwelcome.html>